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STATE MS.-DESOTO CO.

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Indexing Instructions: LOT 1188, SECTION C, DESOTO VILLAGE SUBDIVISION,
DESOTO COUNTY

STATE OF MISSISSIPPI
COUNTY OF DESOTO

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, THE BANK OF NEW YORK, does hereby sell, convey and specially warrant unto ACTION HOME BUYERS, the following described property situated in DESOTO County, Mississippi, being more particularly described herein, to-wit:

EXHIBIT "A" ATTACHED

COMMONLY KNOWN AS: 6510 HEATHER ROAD, HORN LAKE MS 38637

THIS CONVEYANCE and the warranty hereof are made subject to all building restrictions, restrictive covenants, easements, rights of way, and mineral reservations of record, if any, pertaining to the above described property.

IT IS AGREED AND UNDERSTOOD that the ad valorem taxes for the current year have been prorated as of this date on an estimated basis or actual taxes from the previous year and that the prorations are final and any difference will not be adjusted by the Seller after closing.

03-071406/BC

WITNESS MY SIGNATURE this the 5th day of JANUARY, 2004

THE BANK OF NEW YORK

BY: [Signature]

Name & Title: Steven Flores - Vice President

STATE OF California
COUNTY OF Ventura

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, the within named Steven Flores, duly identified before me, who acknowledged to me that he/she is the Vice President of THE BANK OF NEW YORK, and that in said representative capacity he/she executed the above and foregoing instrument after having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL of office, this the 5th day of JANUARY, 2004

[Signature]
Notary Public

My Commission Expires:

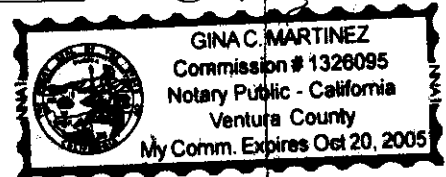
Oct 20, 2005

Grantors Address:
C/O INTEGRATED ASSET SERVICE

4600 S. Syracuse St., Ste 700
Denver, Colorado 80237
(303) 779-7745

Grantee's Address:
ACTION HOME BUYERS

PO Box 301
Horn Lake MS. 38637
(662) 342-9816
(662) 781-1519



PREPARED BY:
COLLINS LAW OFFICE
4915 I-55 NORTH SUITE 100-A
JACKSON MS 39206
601-982-5580
MSB6394

EXHIBIT "A"

LOT 1188, SECTION C, DESOTO VILLAGE SUBDIVISION, IN
SECTION 33, TOWNSHIP 1 SOUTH, RANGE 8 WEST AS SHOWN ON
PLAT OF RECORD IN PLAT BOOK 10, PAGE 2-8, IN THE OFFICE OF
THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

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COUNTY

03-071406/BC